

From: Adam Voyles DD  
To: .  
Cc: Selina Broussard  
Subject: NFL Concussion Litigation - Pre-Settlement Funding.  
Date: Wednesday, January 13, 2016 3:09:02 PM

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We are in receipt of your request to receive pre-settlement funding.

**Please be advised that we strongly advise against signing any agreement to receive pre-settlement funding.** Our offices will neither negotiate an advance for you, nor advise you on the contents of the advance funding contract. The scope of our representation is limited to your personal injury litigation claim against the NFL.

Furthermore, we must advise and caution you against entering into any advance funding agreement because the terms are extremely unfavorable to you; however, it is your decision on whether or not to proceed with the agreement. Please read the agreement and carefully consider its terms. Pre-settlement funding companies charge a significant amount in fees and apply a very high interest rate to the amount advanced. If you receive a settlement from the NFL litigation for which we are currently representing you, you will be responsible for paying the company the principal amount of the advance, the additional fees, and the amount of interest accrued on the advance and fees. Depending on how long it takes to reach a settlement of your claim, you could end up owing an amount that is several times the amount that you were originally advanced (*i.e.* if you take a \$5,000.00 advance, be prepared to pay back almost \$20,000.00). More importantly, if the amount that you owe to the pre-settlement company ends up being more than the settlement amount of your claim, you will have to pay your entire settlement recovery to the company. We will not negotiate a reduction in the amount owed. **We do not recommend or endorse this course of action.**

**But, pursuant to your request, we will sign the documents sent to us relating to your pre-settlement funding and return them, understanding that it is your decision and we had advised against it.**

Adam Q. Voyles

**Lubel Voyles LLP**